

**Information to identify the case:**

Debtor 1	<u>Rhonda Sawyer-Merricks</u>	Social Security number or ITIN	xxx-xx-0998
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-18296-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rhonda Sawyer-Merricks

4/23/19

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Rhonda Sawyer-Merricks  
 Debtor

Case No. 14-18296-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Apr 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2019.

db  
 514941990 +Rhonda Sawyer-Merricks, 1648 Columbus Rd, Rahway, NJ 07065-5130  
 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514743130 +Carrie Brown, Esq., Porfolio Recovery Assoc, 140 Corporate Blvd, Norfolk, VA 23502-4952  
 515000462 CitiFinancial Servicing LLC, P. O. Box 6043, Sioux Falls, SD 57117-6043  
 514743131 +Citifinancial, PO Box 70918, Charlotte, NC 28272-0918  
 518127993 +Citifinancial Servicing LLC, PO Box 70919, Charlotte, NC 28272-0919  
 515108834 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 514743134 +Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, Po Box 26648,  
 Oklahoma City, OK 73126-0648  
 514743135 +Nrthn Resol, 3840 E. Robinson Road, Amherst, NY 14228-2001  
 514743137 +Richard C Genabith, Officer, PO Box 317, Berkeley Heights, NJ 07922-0317  
 514743139 +Slomin Security Inc, 125 Lauman Lane, Hicksville, NY 11801-6539  
 514743140 State of New Jersey, PO Box 245, Trenton, NJ 08602-0245  
 514743141 +Vanz, LLC, 577 Hamburg Turnpike, Wayne, NJ 07470-2042

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 23 2019 23:46:11 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 23 2019 23:46:10 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514777845 +EDI: TSYS2.COM Apr 24 2019 03:13:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 514743132 +EDI: TSYS2.COM Apr 24 2019 03:13:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 514743133 +EDI: IRS.COM Apr 24 2019 03:13:00 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 514743136 EDI: PRA.COM Apr 24 2019 03:13:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
 Norfolk, VA 23541  
 514912118 EDI: PRA.COM Apr 24 2019 03:13:00 Portfolio Recovery Associates, LLC, c/o Orchard Bank,  
 POB 41067, Norfolk VA 23541  
 514743138 +E-mail/Text: bankruptcy@savit.com Apr 23 2019 23:46:52 Sa-vit Enterprises, 46 W Ferris St,  
 East Brunswick, NJ 08816-2159

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm\* +CitiFinancial, PO Box 70918, Charlotte, NC 28272-0918

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 25, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Harvey I. Marcus on behalf of Debtor Rhonda Sawyer-Merricks him@lawmarcus.com  
 Joshua I. Goldman on behalf of Creditor Midland Mortgage jgoldman@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Joshua I. Goldman on behalf of Creditor MIDFIRST BANK jgoldman@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 William M.E. Powers, III on behalf of Creditor CitiFinancial Servicing LLC ecf@powerskirn.com

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Apr 23, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 7